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Docket No. AUS92001844US1 Serial No. 10/022,165 Atty: AJP

Applicant: BROWN ET AL

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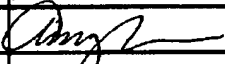
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TRANSMITTAL FORM	Application Number	10/022,165	
	Filing Date	12/17/2001	
	First Named Inventor	Michael Wayne Brown	
	Art Unit		
	Examiner Name		
(to be used for all correspondence after initial filing)			
Total Number of Pages in This Submission	4	Attorney Docket Number	AUS920010844US1

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Firm Name	Amy J. Pattillo		
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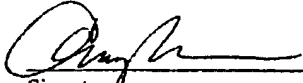
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10/022,165

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of Michael Wayne Brown, et al. Serial No.: 10/022,165 Confirmation Number: 3985 Filed: 12/17/2001 Title: PROVIDING ACCOUNT USAGE FRAUD PROTECTION Atty Docket Number: AUS920010844US1	: Before the Examiner: : : Group Art Unit: : Amy J. Pattillo : P.O. Box 161327 : Austin, Tx 78716 : 512-402-9820
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Applicants note that the enclosed Information Disclosure Statement is filed before the mailing of a first Office Action on the merits, and therefore is filed within the period described in 37 CFR 1.97(b). In the event a fee is required in connection with the enclosed Information Disclosure Statement, the Commissioner of Patents and Trademarks is authorized to charge Deposit Account No. 09-0447 for the necessary amount.

Respectfully submitted,



on 6/8/05

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